

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: WADE, BRUCE WAYNE

§ Case No. 08-05686

§

§

Debtors WADE, JUDY K.

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on March 11, 2008. The undersigned trustee was appointed on March 11, 2008.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 25,722.50

Funds were disbursed in the following amounts:

Administrative expenses	<u>0.00</u>
Payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Leaving a balance on hand of	\$ <u>25,722.50</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 08/08/2008. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,322.14. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,322.14, for a total compensation of \$3,322.14. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/21/2009 By: /s/MICHAEL G. BERLAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-05686

Trustee: (520196) MICHAEL G. BERLAND

Case Name: WADE, BRUCE WAYNE

Filed (f) or Converted (c): 03/11/08 (f)

§341(a) Meeting Date: 05/01/08

Period Ending: 07/21/09

Claims Bar Date: 08/08/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	227 Meadowbrook, Bolingbrook-scheduled	206,200.00	0.00	0.00	FA
2	Inheritance-scheduled	0.00	25,694.22	25,694.22	FA
3	Cash-scheduled	200.00	0.00	0.00	FA
4	Household goods-scheduled	4,000.00	0.00	0.00	FA
5	Encyclopedias-scheduled	200.00	0.00	0.00	FA
6	Clothing-scheduled	1,500.00	0.00	0.00	FA
7	Wedding, rings watch, necklance-scheduled	1,000.00	0.00	0.00	FA
8	Term life insurance(2)-scheduled	0.00	0.00	0.00	FA
9	Camera, camcorder, bicycles etc-scheduled	1,000.00	0.00	0.00	FA
10	401k-scheduled	40,000.00	0.00	0.00	FA
11	Pension-scheduled	11,000.00	0.00	0.00	FA
12	2005 Ford Escape-scheduled	14,275.00	0.00	0.00	FA
13	2004 Ford Focus-scheduled	8,575.00	0.00	0.00	FA
14	Tcf savings-scheduled	50.00	0.00	0.00	FA
15	TCF checking-scheduled	2,000.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	28.28	Unknown
16	Assets Totals (Excluding unknown values)	\$290,000.00	\$25,694.22	\$25,722.50	\$0.00

**Major Activities Affecting Case Closing:**

The Trustee liquidated an inheritance.

Initial Projected Date Of Final Report (TFR): May 31, 2011

Current Projected Date Of Final Report (TFR): May 31, 2011

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 08-05686  
**Case Name:** WADE, BRUCE WAYNE

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*08-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** 13-7599777  
**Period Ending:** 07/21/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/06/08	{2}	Judy Wade	Proceeds of inheritance	1129-000	25,694.22		25,694.22
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.42		25,696.64
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.26		25,699.90
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.26		25,703.16
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.05		25,706.21
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.37		25,709.58
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	2.80		25,712.38
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	2.02		25,714.40
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.82		25,716.22
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.04		25,717.26
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.97		25,718.23
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.11		25,719.34
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.04		25,720.38
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.01		25,721.39
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.11		25,722.50

<b>ACCOUNT TOTALS</b>	<b>25,722.50</b>	<b>0.00</b>	<b>\$25,722.50</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>25,722.50</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$25,722.50</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 08-05686  
**Case Name:** WADE, BRUCE WAYNE

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*08-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** 13-7599777  
**Period Ending:** 07/21/09

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-****08-65	25,722.50	0.00	25,722.50
Checking # ***-****08-66	0.00	0.00	0.00
	<b>\$25,722.50</b>	<b>\$0.00</b>	<b>\$25,722.50</b>

## Exhibit D

Case No.: 08-05686

Case Name: WADE, BRUCE WAYNE

Trustee Name: MICHAEL G. BERLAND

*Claimant*

N/A

Reason/Applicant		Fees	Expenses
Trustee	<u>MICHAEL G. BERLAND</u>	\$ <u>3,322.14</u>	\$ _____
Attorney for trustee	_____	\$ _____	\$ _____
Appraiser	_____	\$ _____	\$ _____
Auctioneer	_____	\$ _____	\$ _____
Accountant	_____	\$ _____	\$ _____
Special Attorney for trustee	_____	\$ _____	\$ _____
Charges,	<u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees,	<u>United States Trustee</u>	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

Reason/Applicant

### *Fees*

*Expenses*

<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 51,137.03 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 43.8 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>3</u>	<u>Capital Recovery II</u>	\$ <u>3,082.50</u>	\$ <u>1,350.21</u>
<u>4</u>	<u>Capital Recovery One</u>	\$ <u>3,824.54</u>	\$ <u>1,675.24</u>
	Discover Bank/DFS Services		
<u>5</u>	<u>LLC</u>	\$ <u>8,531.44</u>	\$ <u>3,736.98</u>
<u>6</u>	<u>CHASE BANK USA</u>	\$ <u>8,886.50</u>	\$ <u>3,892.50</u>
	FIA CARD SERVICES,		
<u>7</u>	<u>N.A./BANK OF AMERICA</u>	\$ <u>5,304.90</u>	\$ <u>2,323.67</u>
	FIA CARD SERVICES,		
<u>8</u>	<u>N.A./BANK OF AMERICA</u>	\$ <u>7,667.55</u>	\$ <u>3,358.57</u>
	FIA CARD SERVICES,		
<u>9</u>	<u>N.A./BANK OF AMERICA</u>	\$ <u>13,083.68</u>	\$ <u>5,730.97</u>
	FIA CARD SERVICES,		

10 N.A./BANK OF AMERICA \$ 755.92 \$ 331.11

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.